POVERTY ALLEVIATION, SOCIAL AND ECONOMIC DEVELOPMENT PROGRAM

Afghan Small Business Development Institute, Inc.



Building self-sufficient people and communities with capital, education, commerce and trade.

www.AfghanSmallBus.org

An equal opportunity employer and program administrator.

OVERVIEW OF ORGANIZATION

Afghan Small Business Development Institute, Inc. is a non-profit, socially conscious organization working directly with people in Afghanistan providing micro-enterprise and small business startup and management services.

Our goal is to empower the people of Afghanistan with the capital, skills, education, and consultative expertise necessary to <u>start</u> and <u>operate</u> successful micro-enterprises and small businesses. Our intent is to create jobs, improve people's quality of life, create positive channels that people can divert their energies towards, assist them in becoming self-sufficient and a positive contributing member of their communities.

Example of a current situation:

Mohair is produced and collected; they are sold to Iranian merchants, then taken to Belgium for processing (cleaning, sorting), ultimately ending up in the United States for sale. Everyone in the supply chain makes profits while the original owner is left with very little.

The owner can accomplish many of the intermediary steps up front if he was aware of the requirements of the final buyer. For example, U.S. Departments of Agriculture and Commerce

guidelines can be followed to prepare the products, add value up front, and then the processed raw materials can be directly shipped to the buyer, thereby allowing the seller to keep more of the profits.

Our Mission:

To equally assist the people of Afghanistan in becoming self-sufficient through the development of **income-generating opportunities** using current economic development practices of <u>micro-financing</u>, <u>small business education</u>, <u>business incubation</u>, and <u>trade</u>.

<u>Stressing</u>: Self-sufficiency and Quickimpact projects (results in 4-6 months)

PROGRAM DESCRIPTION

Our program involves a series of service categories that assist a person or group develop their entrepreneurial venture in incremental steps.

P1 - Charity Grants - Direct Aid

 When necessary, we may provide direct aid to address people's basic needs for survival to create the right atmosphere for them to be able to develop their microenterprise or small business. Aid may be as little as \$15 per month and may not exceed beyond three months (to promote self-reliance).

P2 - Opportunity Analysis

The second step is to identify and assess business opportunities. Opportunities can either be proposed to us by the client(s) or by us to them. We require establishing a cooperative (5-member group) so that people can rely on each other's skills, support as well as provide internal controls.

P3 - Training and Education

- 1. Skills Enhancement Training
- 2. Small Business Management
- Depending on feasibility, client preparation may be needed to increase the likelihood of success.
- If necessary, skills enhancement training or **apprenticeship** training may be provided to help the client learn the skills necessary to run the business. Local experts are tapped for their expertise in such things as sewing, creative needlepoint designs, pottery, tailoring, house repairs roofing, and painting.
- Education in small business management fundamentals such as budgeting, marketing and cash flow management is provided to clients when requested (not forced).

P4 - Capital / Funding / Credit

- The primary source of funding for most program participants is through **Micro-Loans** (\$50 \$500).
- Additional financing, to more advanced business concepts with a proven track record, may be provided in increments through an pool for facilities. investors equipment, supplies, and expenses. These businesses are required to have a sound business plan with clear markets. management expertise, and sound finances that we would assist them develop.

P5 - Consultation and Support

- Consultation and management advice are provided to business owners and managers to start, improve, and manage their operations more effectively.
- Start-up businesses that need to be nurtured are admitted into our Business Incubation program, where they have the opportunity to learn, share resources, network and develop their business concepts with expert advisers on sight.

PROGRAM FOR WOMEN

Our program is specifically designed to deal with the needs of the poor,

particularly poor women, widows, and women heads of households (60% of the Afghan population are women). The goal is to increase women's participation in Afghanistan's economy; our objective is to have at least 65% of our total resources used for women's programs.

DONATIONS

Donations can be made by Check or Money Order to the address below. Thank you for your generosity!

CONTACT INFORMATION

For additional information, we can be contacted by phone, email or our website.

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